

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

IN RE: WENDELL L & VALERIE C HEARTON )  
 )  
BAC Home loans Servicing, L.P. as )  
successor in interest to Home Loan )  
Services, Inc. / Deutsche Bank National )  
Trust Company, as Trustee for First )  
Franklin Mortgage Loan Trust 2006-FF5, )  
Mortgage Pass-Through Certificates, )  
Series 2006-FF5, )  
Creditor, )  
 )  
vs. ) CASE NO. 07-18685  
 ) JUDGE A. Benjamin Goldgar  
WENDELL L & VALERIE C HEARTON, )  
Debtor )

**AMENDED RESPONSE TO NOTICE OF PAYMENT OF FINAL MORTGAGE CURE**

Now comes BAC Home loans Servicing, L.P. as successor in interest to Home Loan Services, Inc. / Deutsche Bank National Trust Company, as Trustee for First Franklin Mortgage Loan Trust 2006-FF5, Mortgage Pass-Through Certificates, Series 2006-FF5, by and through its attorneys, Pierce & Associates, P.C., and hereby responds to the Notice of Payment of Final Mortgage cure, stating as follows:

1. The Debtor is due for the August 2010 contractual payment and all those thereafter.
2. The following is an itemization of the amounts due on the loan as of August 16, 2010:

a. Attorney fees	\$250.00
b. Payments 8/10 & 9/10 (2 @ \$1,425.54 ea)	\$2,851.08
c. Suspense	-\$1,007.04
Total	\$2,094.04

If no challenge to foregoing is made by motion filed with the court and serviced on the undersigned and the trustee within thirty days of this notice BAC Home loans Servicing, L.P. as successor in interest to Home Loan Services, Inc. / Deutsche Bank National Trust Company, as Trustee for First Franklin Mortgage Loan Trust 2006-FF5, Mortgage Pass-Through Certificates, Series 2006-FF5 rights to collect these amounts will be unaffected.

Respectfully Submitted,

BAC Home loans Servicing, L.P. as  
successor in interest to Home Loan  
Services, Inc. / Deutsche Bank  
National Trust Company, as Trustee  
for First Franklin Mortgage Loan  
Trust 2006-FF5, Mortgage Pass-  
Through Certificates, Series 2006-  
FF5

/s/Lydia Y. Siu

Lydia Y. Siu

ARDC#6288604

Pierce and Associates, P.C.  
1 North Dearborn  
Suite 1300  
Chicago, Illinois 60602  
(312)346-9088